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French Rates for Insurance against Fire, according to nature of Risks, and Trades or Occupations.

IN our last Number we gave some details of the fires in London for seventeen years, classified under the different trades and occupations in which they occurred. In elucidation of the same subject, the following paper, containing the actual rates of premium charged by a French Fire Insurance Company, according to the greater or less danger attributed to the nature of the trade or manufacture, may be worthy of notice.

Rates of the Company, "La France Mutuelle," established for mutual insurances of houses, furniture and other property against fire, lightning, and explosion of gas.

Classification of risks and rates of premium.—The maximum charge for each risk is composed of the rate stated in the following table, together with a reserved charge of like amount left in the hands of the insured.

Insurance of buildings and other property not removeable.—Immoveable properties are classified in various divisions, and made subject to the rates of the Society in different proportions, according to the risks which they offer, arising either from the nature of construction, their contents, or the nature of contiguous objects.

Division I.—Risks of Construction, or risks arising from the nature of the Property.

- 1st Class comprises—1. In towns or boroughs, the principal towns of the department, arrondissement or canton, and in villages with an aggregate population of not less than 2000 inhabitants, such buildings as are entirely constructed of stone, brick or iron, with roofs of tiles, lava, slate or metal, and in which the interior walls are for the most part of incombustible materials.
2. Buildings, which are situated in any other rural commune, constructed in the interior or exterior of incombustible materials, and roofed like the preceding.
- 2nd Class comprises—1. Buildings, which, situated in towns, boroughs, or rural communes, described in the 1st Class (1.), are constructed entirely, or for the most part, as 1st Class (1.), and of which the interior walls are in wood panel, or in composition.
2. Buildings in any other rural commune, constructed as above, in which the interior walls are half in incombustible materials and half in wood panel.
- 3rd Class comprises—1. Buildings situated as in 1st Class (1.), and constructed for the most part in wood panel, both in the exterior and interior, with filling up in composition, clay or mud, and roofed with tile, slate or metal.

2. Buildings which, situated in any other rural commune, are constructed almost entirely of stone or brick, roofed with tile, slate or metal, and of which the walls are in wood or in composition.
3. Underwood of less growth than thirty years, and forests not of resinous trees.
- 4th Class comprises—1. Buildings situated as in 1st Class (1.), and entirely constructed of wood panel, with filling up in composition, clay or mud, or only in composition, and covered with tile, slate or metal.
2. Buildings situated in any other rural commune, and almost entirely constructed in wood or in composition, and roofed with tile, slate or metal.
3. Buildings used as bazaars, arcades, &c., when by their construction they come under the 1st or 2nd Class.
- 5th Class comprises—Buildings, which, situated either in towns or rural communes, are entirely, or for the most part, constructed in stone or brick, in the interior or exterior, and roofed with shingle, thatch or reeds, or any other similar material.
2. Buildings used as bazaars, arcades, &c., when by their construction they are placed in the 3rd or 4th Classes preceding.
- 6th Class comprises—Buildings situated in towns, boroughs and rural communes, which are constructed half in incombustible materials and half in wood panel, with filling-in of plaster, composition, clay or mud, or entirely in composition, and roofed, like the preceding, with thatch or other combustible material.
- 7th Class comprises—1. Buildings which are situated in towns and rural communes, and entirely constructed and roofed with combustible materials.
2. Woods and forests of resinous trees.

Rates of premium per £100.

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·020.	·025.	·040.	·075.	·200.	·250.	·350.

Division II.—*Risks of Contents and of Occupation.*

The seven classes of buildings above enumerated are exposed, either by nature of the removeable contents, or the merchandize which they contain, or by reason of the trades exercised therein, to increased risks, the rates for which are added to the former. They form two heads: Risks of Contents and Risks of Occupation.

1. *Risks of Contents.*—Under this head are comprised, by reason of their more or less inflammable nature, removeable objects, or merchandize in buildings insured, either occupied by private individuals, or in depôts, magazines, workshops or other appertenances of such buildings.

The risks under this head are divided into four classes, corresponding to the 4th, 5th, 6th and 7th Classes of the insurance of removeable property, distinguished according to the nature of the objects removeable and merchandize.

Each class of risks of contents is subject to—

Rates of premium per £100.

4th Class.	5th Class.	6th Class.	7th Class.
·025.	·030.	·060.	·090.

2. *Risks of Occupation.*—Under this head are classed all trades, in proportion to the nature of the materials employed, the process of manufacture, and the dangers to which the exercise of the occupation is liable.

Each class of risks is subject to—

Rates of premium per £100.

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·005.	·010.	·025.	·080.	·100.	·175.	·300.

"Risks of contents" and "of occupation" are not in general liable to the two rates of premium added together; the higher rate of the two may be charged. The same remark applies to "risks of contiguity."

Division III.—*Risks of Contiguity.*

When the property offered for insurance adjoins other properties exposed to the risks of fire, such as are distinguished in any of the classes above described, either by the nature of their construction or of the removable objects contained in them, or of the trades carried on therein, the risk is considered to be increased, and liable to a further contribution added to the first. The risk of contiguity comprises three divisions. The first depends upon the construction of the contiguous buildings, according to the classification previously pointed out in the "Insurance of Buildings." The two others depend upon the nature of the "contents" of these "buildings," and of the trades exercised therein; and for these the reader must refer to the classifications in the insurance of removeable property.

The risk of contiguity renders the property insured liable to a fixed charge per cent.

	4th Class.	5th Class.	6th Class.	7th Class.
1. According to the nature of construction	·010	·040	·050	·075
2. According to the nature of the "con- tents"	} ·005	} ·010	} ·020	} ·040
3. According to the nature of the occu- pation				
	·030	·040	·050	·100

Insurance of Removeable Property.

Furniture, removeable objects, or merchandize, offered for insurance, are subject to different rates, according to the dangers to which they are liable.

1. According to their nature.
2. According to their position, with regard to the construction of the buildings in which they are placed, as well as the removeable objects contained therein, or the trades carried on there.
3. According to the construction, the contents, or the trade carried on in adjoining buildings.

They are consequently classified in three divisions, each of which is again subdivided in the following manner:—

Division I.—*Risks arising from the nature of the Property, combined with the risks arising from the construction of the Buildings.*

1st Class comprises—Furniture intended for the use or ornament of the apartments in which it is placed, such as beds, secretaïres, chests of drawers,

carpets, lamps, objects of art of ordinary character, and other articles not liable to be easily set on fire or damaged, such as—

Bedding (of all kinds).	Firewood (in the open	Linen.
Boots and shoes.	air or on barges).	Liquor (in casks).
Calicoes.	Flour.	Mercers' goods.
Cattle (in the open air).	Grain and vegetables.	Playing-cards.
Cloths.	Haberdashery.	Shawls (ordinary).
Coal (in the open air or	Horse-shoes, nails, &c.	Wines and liqueurs (not
in barges).	Hosiery.	inflammable).
Corks (in warehouse).	Ironmongery and hard-	Wool.
Cotton (in bales).	ware.	Zinc.

Rates of premium per £100.

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·045.	·055.	·065.	·100.	·200.	·250.	·300.

2nd Class comprises—Products and merchandize, which, not being easily combustible, are yet exposed, by their nature or their brittleness, to be damaged by fire, such as—

Animals (shut up).	Hardware (of fine kinds).	Pottery and common
Eatables (in large quan-	Leather and hides.	china.
tities).	Paper (in reams).	Salts and soda.
Farm instruments.	Pewter articles.	Slate.
Furs.	Pins and needles.	Tin articles.
Goldsmiths' stock.	Plates of metal (lead, &c.).	

Rates of premium per £100.

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·050.	·060.	·075.	·110.	·210.	·260.	·315.

3rd Class comprises—Products and merchandize of a more inflammable nature than those enumerated in the 2nd Class, and which are either fragile or easily injured by fire, by explosion, or in the act of saving them, such as—

Alabaster.	Dredging-boats with	Mats.
Animals (covered with	tackle.	Millinery.
straw).	Embroidery.	Music (in shops).
Arms and wrought steel.	Feathers.	Objects of curiosity.
Books.	Firewood (warehoused,	Optical instruments.
Bronze ornaments.	in small quantity).	Perfumery.
Carpenters' work.	Flowers (artificial).	Pictures.
Chemical products (not	Furniture (in warehouse).	Porcelain ornaments.
inflammable).	Gauze.	Portmanteaus & trunks.
Chocolate.	Glass ware.	Prints.
Clocks.	Groceries.	Sealing-wax.
Coal and charcoal (ware-	Hats (felt, straw or silk).	Silk in hanks.
housed in small quan-	Jewellery.	Stoves (porcelain, in
tities).	Lace.	warehouse).
Confectionary.	Looking-glasses.	Umbrellas.
Cordage (not tarred).	Looms (weavers' and	Wax lights.
Cotton (carded).	stocking).	

Rates of premium per £100.

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·060.	·070.	·080.	·120.	·220.	·270.	·350.

4th Class comprises—Products and merchandize of a still more inflammable nature than the preceding, or more likely to be injured by fire, &c., such as—

Basket- and brush-makers' stock.	Brandy (under 24 deg.).
Baths, or washerwomen's barges.	Candles.

Carriages.	Liqueurs.
Cloth-workers' frames.	Muslin (in large quantities).
Coal and charcoal (warehoused in large quantities).	Pianos and musical instruments (warehouses).
Coverlets of wool.	Silks, cloth and ribbons (in large quantity).
Crops (in barns and granaries, in small quantities).	Taffety (waxed).
Drugs.	Timber-yards, and planks of wood for building.
Firewood (warehoused, in large quantities).	Toys.
Glue.	Wooden shoes (warehouses).
Hay and straw (in small quantities).	Woollen and silk cloths (stamped).
Leather (varnished).	

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·075.	·085.	·095.	·140.	·230.	·280.	·375.

5th Class comprises—Products and merchandize, which, without being liable to spontaneous combustion, are likely to communicate fire easily, or to be seriously damaged by fire, or the means used to save them.

Cotton or wool (woven).	Pitch and tar.
Cotton-waste.	Public magazines (goods in).
Grain (in large quantities).	Resin.
Hemp and flax.	Steam-engines (in action).
Machines.	Sulphur.
Merchandize (in transport).	Veneers.

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·080.	·090.	·100.	·150.	·240.	·290.	·400.

6th Class comprises—Products and merchandize which burn readily, or are likely to catch fire from very slight causes, such as—

Brushwood or faggots (in heaps or in stacks).	Naval timber-yards.
Chemical products (in store).	Ships (building) and boats.
Dredging-boats (with steam-engines).	Timber-yards for planks (with work-shops).
Eau de Cologne (in casks and in large quantities).	

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·115.	·125.	·135.	·175.	·275.	·325.	·425.

7th Class comprises—Products and merchandize of a hazardous character, subject to spontaneous ignition, and likely to give rise to fire or explosion, and which are not excluded by law, such as—

Caoutchouc (cloth, &c.).	Steam-boats (on the river).
Corn-ricks.	Sulphuric acid.
Resinous gas (not in large quantities).	Turpentine and varnish.
Silk-worms (in work).	Wadding (in store).

Spirits and brandy (above 24 deg.).

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·140.	·150.	·175.	·200.	·300.	·350.	·450.

Division II.—Risks arising from the nature of the Property, together with the risks arising from the trade, combined with the risks arising from the construction of the Buildings.

This division is classified, like the preceding, into seven distinct classes, comprising the moveable property, the merchan-

dize and materials of the trade, workshops and manufactories, undermentioned.

1st Class comprises—

Baths (keepers of public).	presses at most, and without drying-lines).
Bookbinders.	Lodging-houses, furnished (ground floor).
Carpenters.	Metal button-manufactories (without steam-engine).
Carriages (persons who let).	Packers.
Cartwrights.	Painters (of houses and coaches).
Chocolate-makers (without steam-engine).	Paper-makers.
Cook-shops.	Pastrycooks.
Coopers.	Plumbers.
Copper-founders.	Porcelain-painters (without furnace).
Curriers.	Rope-makers (without tar).
Druggists.	Saddlers, coach-makers.
Dyers (with drying-stove detached).	Tanners (without mill).
Dyers and scourers.	Tin lamp-makers.
Feather-merchants.	Turners.
Fellmongers.	Turnery warehouses.
Gilders (on metal).	Washerwomen (without drying-stove).
Hatters.	Wax-makers.
Ivory-workers (ordinary).	Weavers (not exceeding five looms).
Joiners (ordinary).	Woolcombers.
Lace-makers (without steam-engine).	
Lithographers and printers (with two	

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·055.	·060.	·070.	·140.	·200.	·250.	·300.

2nd Class comprises—

Bakers.	Hospitals.
Basket-makers.	Innkeepers (ordinary).
Booksellers (with book-binding establishment).	Knitters.
Carriages, with horses (persons who let).	Liqueur-makers (not distillers).
Carrier-agents.	Packing-case makers.
Colour-merchants.	Pork-shop-keepers.
Confectionary-distillers.	Post-relays.
Farriers, blacksmiths.	Printers.
Furniture-sellers.	Public conveyance stations.
Graziers.	Riding-masters (with riding-house).
Grocers.	Seed-merchants.
	Wine and spirit dealers (retail).

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·060.	·065.	·080.	·150.	·225.	·275.	·350.

3rd Class comprises—

Blond and lace (manufactories).	Glass-works and looking-glass manufactories.
Bronze ornaments (workshops).	Hosiers (having more than six looms).
Candle manufactories (without melting-furnace).	Innkeepers receiving carriers.
Dressing cloth, cotton or wool.	Metal, sheet-lead.
Druggists and grocers (wholesale, without laboratory).	Needles and pins.
Embroidery (workshops).	Public baths with apparatus for fumigation, vapour or hot air.
Florists and feather-dressers.	Do. on boats.
Fullers.	Salt-refineries.

Saltpetre-works.

Soap.

Soda and potash.

Steel-refineries, arms (workshops).

Sulphur-refineries.

1st Class.	2nd Class.	3rd Class.	4th Class.	5th Class.	6th Class.	7th Class.
·080.	·090.	·115.	·175.	·250.	·300.	·400.

4th Class comprises—

Bookbinders (with drying lines).

Breweries.

Candle manufactories (with melting-furnace).

Cloth (not spinning) manufactories.

Combing of wool, hemp or flax by machines.

Confectioners (without refinery).

Dressers of cotton, thread or wool (without drying machine, or with one 10 metres apart).

Druggists, wholesale (with laboratory).

Dyers (with dryings, cold or hot, if at least 10 metres distant).

Flax-spinning (but without any of the processes previous to the spinning).

1st Class.	2nd Class.	3rd Class.	4th Class.
·110.	·125.	·160.	·200.

5th Class comprises—

Brandy distilleries.

Carriage manufactories.

Coal-gas.

Colours.

Coverlet cotton manufactories (without spinning).

Do. wool do.

Flax-spinning (without any of the processes which precede the spinning).

Glass and looking-glass manufactories (with workshops adjoining the furnace).

Hat (felt, straw and silk) manufactories.

1st Class.	2nd Class.	3rd Class.	4th Class.
·150.	·175.	·200.	·250.

6th Class comprises—

Animal black.

Caoutchouc cloth manufactories.

Combing wool, hemp or flax by the hand.

Dressing of cotton stuffs.

Dyers (with hot drying-stove).

Laundries (with hot drying-stoves).

Forges, foundries, &c.

Fulling cloth.

Laundresses (with drying-stove 10 metres apart).

Machinery-makers.

Oil (purifying, and manufactories without mill).

Porcelain, china or pottery-works.

Silk-spinning, with or without steam.

Starch manufactories (without machine).

Stearine candle manufactories (with melting-furnace).

Sulphuric acid (manufactories).

Tile manufactories (separate yards).

Laundries (with hot drying-stoves less than 10 feet distant).

Liqueur manufactories.

Perfumery manufactories.

Pianoforte manufactories.

Porcelain, china and pottery manufactories (with furnaces heated by coal).

Printed stuffs manufactories.

Printers (with hot drying-stoves).

Tile manufactories (with furnaces heated by coal).

Weaving, thread or cotton (with more than five looms).

White-lead and minium manufactories.

*Mills for tan or dyeing woods, moved by water or steam.

*Mills (corn) moved by water or steam, with less than six pair of wheels.

*Mills (oil or corn, or for dyeing woods) moved by the wind.

* These articles are only assured for risks of construction in the three last classes.

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Paper manufactories (with drying lines).	Spinning of wool, combed or unprepared, with steam drying.
Saw-mills moved by water, steam, or other machinery.	Spirit distillers (by steam).
Sealing-wax manufactories.	Steam-boat building-yards.
	Tile furnaces.
	Vermicelli manufactories.
1st Class. 2nd Class. 3rd Class. 4th Class. 5th Class. 6th Class. 7th Class.	
·200. ·225. ·250. ·300. ·350. ·400. ·450.	
7th Class comprises—	
Beetroot-sugar manufactories (with stove, without refinery).	Saw-mills for ordinary wood and veneers.
Cotton-spinning (without any of the processes preceding the spinning).	Size manufactories.
Dyers (hot drying-stove separated).	Spinning of wool (carded).
Mills for corn or dyeing woods, with six pairs of stones.	Spirit distilleries (ordinary process).
Paper manufactories (old process).	Starch manufactories (with machine).
	Sugar-refineries (baking and heating by steam).
1st Class. 2nd Class. 4th Class.	
·250. ·300. ·450.	

Division III.—*Risks of Contiguity.*

By contiguity the risks are increased, when property proposed for assurance is situated in buildings which adjoin others exposed to the dangers provided against in the above classification. These risks are divided into four classes, corresponding to those of the division for the insurance of buildings, the rates of which are stated under that head.

Risks according to occupation, reserved by the Company.

Their rates are fixed as follows :—

<i>Manufactories.</i>	
Chemical products, inflammable	} ·600 per cent.
Lamp-black	
Madder	
Resinous gas	
Rope, with pitch and tar	
Turpentine and varnish.	
Varnished leather	
Wadding.	
Waxed and gummed cloths	

Objects assured.	Warmed by steam. Lighted by		Warmed by ordinary means. Lighted by	
	Gas.	Enclosed lights.	Gas.	Enclosed lights.
Cotton-spinning factories	500	·550	·700	·750
Flax or hemp :				
With all the processes	·750	·800	·900	1·000
Without carding or combing.	·600	·650	·700	·800
Without carding or combing, but with other processes	·350	·400	·450	·500
Without any of the above processes, but with spinning-looms only				
	·250	·300	·350	·400

These rates depend upon the factories and workshops being placed in the 1st Class, according to construction of buildings.

Increase of risks, in regard to the position of objects assured.

In case of goods, materials, or merchandize assured, being situated in a building in which a more dangerous trade is carried on, the rates will be those for the highest risk.

Assurance of the Risks of Tenants.

Art. 1733 of the Code Civil.—The tenant must answer for a fire, unless he can prove that it happened by accident, or by fault of construction, or that the fire has communicated from an adjoining house.

Art. 1734.—If there are several tenants, all are fully responsible for the fire, unless they can prove that the fire commenced in the dwelling part of any one of them, in which case he alone shall be held liable. Or unless some can prove that it was not possible that the fire could commence in their portion of the dwelling, in which case they shall be exempt.

The Society guarantees tenants from the responsibility attached by these two articles—

1. If the building is not assured by the Society, by a premium at the rate of half that required for the building itself.

2. If the building is assured by the Society, at the rate of one-third of the premium during the continuance of the assurance.

Assurance against the indemnification of neighbours.

Art. 1382 of the Code Civil.—The consequences of any act which causes damage to another must be repaired by him through whose fault it has been caused.

Art. 1383.—Every one is responsible for the damage he has caused, not only by his own act, but by his imprudence or negligence.

By the terms of these articles, the proprietor or the tenant, from whose dwelling the fire is communicated, is liable to indemnify his neighbours, who may have suffered loss by the extension of the fire. The Company guarantees the effects of this indemnification for a quarter of the rates demanded for the house assured, or the neighbouring dwelling.

Risks of Explosion of Gas for lighting.

The Society, besides the risks of fire, guarantees against the explosion of gas for an additional premium of,—

•005 per cent. on houses of the 1st or 2nd Class.

•010 per cent. on furniture or merchandize in such houses.

•015 per cent. on furniture and merchandize in the following occupations :—
Alabaster (dealers in), jewellers, coffee-house keepers, confectioners, glass dealers, chinamen, watch-makers, instruments of music (dealers in), looking-glass (dealers), objects of art, opticians, perfumers, druggists, porcelain, pictures, glass.

Shop-fronts of all trades.

Workshops and factories.